

UNITED STATES BANKRUPTCY COURT  
NORTHERN DISTRICT OF OKLAHOMA

FILED

MAR - 2 2001

TIMOTHY R. WALBRIDGE, CLERK  
U.S. BANKRUPTCY COURT  
NORTHERN DISTRICT OF OKLAHOMA

IN RE:


KELLIE L. SPENCER  
A/K/A KELLIE L. SPENCER  
F/K/A KELLIE LAYNE BROWN  
F/K/A KELLIE LAYNE FISHER  
Debtor (s)

No. 00-04504-M  
Chapter 7

**JUDGMENT AVOIDING LIEN**

On March 2, 192001, there came on before the Court the Motion to Avoid Lien Pursuant to 11 U.S.C. §522(f), to cancel a security interest which impaired an exemption of the debtor(s) KELLIE L. SPENCER. Upon consideration of the evidence and examination of the file in this matter, the Court finds that the allegations contained in the Motion to Avoid Lien Pursuant to 11 U.S.C. Section 522(f) are true and correct: That Beneficial, PO Box 4153, Carol Stream, Illinois 60197, claims a lien upon certain household goods which are exempt property of the debtor(s) and that said lien is a non-purchase money security interest in household goods held primarily for personal and household use, and is a type of lien which may be avoided in accordance with applicable provisions of the Bankruptcy Law.

IT IS THEREFORE ORDERED, ADJUDGED AND DECREED that the lien of Beneficial, PO Box 4153, Carol Stream, Illinois 60197, in and to the television and video cassette recorder of the debtor(s) is hereby avoided and held for naught.

  
United States Bankruptcy Judge

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Clerk, U.S. Bankruptcy Court  
Northern District of Oklahoma